



AFRICAN-AMERICAN
CREDIT UNION COALITION

Future Fund

Reaching Towards the Future

Securing AACUC's long-term future

Times are changing.

Leagues are merging, associations are disappearing, and the number of credit unions is falling. As it does, the racial wealth gap widens, DEI programs are being defunded and credit unions struggle to remain relevant and resonant in an increasingly multicultural nation.

The African-American Credit Union Coalition (AACUC) is the leading authority to address these challenges.

Our work is more vital than ever.

The Future Fund is a transformative new funding source for AACUC, created to ensure the long-term strength and sustainability of the organization regardless of industry trends, economic downturns and socio-political headwinds.

With capital at a premium, approving charitable donations can be difficult. The Future Fund is designed to benefit from interest returns; so the credit union system can support the long-term future of AACUC through simple treasury management.





Supporting vital work

In addition to supporting AACUC flagship programs and providing an operating reserve for long-term sustainability, the Future Fund will bring scale to three essential pillars of our Commitment to Change Initiative.

Internships and leadership development:

Building a succession pipeline for the credit union system, securing the legacy of mentorship and professional development we have created.

Small credit union sustainability:

Ensuring the viability and vibrancy of the credit unions that are at greatest risk of mergers, acquisition and member attrition.

Wealth building & community impact programs:

Amplifying key initiatives that close the racial wealth gap, improve financial access, inclusion and well-being for communities of color.

If the AACUC mission matters to you, if the AACUC has helped you, your organization, your members or employees, if you care about the ability for credit unions to serve the truly underserved, you can show your commitment by supporting the Future Fund.





Future Fund support options

National Cooperative Bank (NCB) Certificates of Deposit

Open a \$250K Certificate of Deposit at the NCB and donate some or all of the interest. Benefit from the high interest rate environment in a virtually risk-free government insured deposit.

Establish a Charitable Donation Account (CDA)

Working in conjunction with ALM First, AACUC will launch innovative new CDAs that provide both low volatility and ease of implementation, typically with amounts of \$1M or more invested.

Future Fund FAQs

Supporting AACUC's long-term sustainability

What is the Future Fund?

The Future Fund will ensure the long-term strength and sustainability of AACUC regardless of industry trends, economic downturns and socio-political headwinds. It also provides longer-term financing to amplify and expand our programming related to the Commitment to Change initiative.

Why has it been established?

The AACUC Board of Directors established the Future Fund to provide sustainability for AACUC for years to come. Leagues are merging, associations are disappearing, and the number of credit unions is falling. DEI programs are being defunded, the racial wealth gap is widening, but the country is becoming more multicultural. For credit unions to survive and thrive in the future, AACUC needs longer-term financial sustainability.

How is the Future Fund different from AACUC's traditional fundraising, sponsorship, Corporate Partnership and/or membership dues?

There are two main differences:

- Future Fund participation is through an investment, not a direct donation. We know capital is tight and approving charitable donations can be difficult. That's why the Future Fund is designed to benefit from interest returns; so credit unions can support the long-term future of AACUC through simple treasury management.
- The Future Fund is about long-term sustainability and community impact. Our traditional fundraising, sponsorships, Corporate Partnerships and membership dues keep the lights on. As a 501(c)(3) non-profit, we rely exclusively on the support of others to operate—but it's not enough to grow and scale long-term. The Future Fund provides guaranteed, mid- to long-term funding to sustain and enhance critical work.

Future Fund FAQs continued

Supporting AACUC's long-term sustainability

How can organizations invest in the Future Fund?

We're asking organizations to [open a Certificate of Deposit](#) with the National Cooperative Bank (NCB) and donate some or all of the interest. Organizations are encouraged to invest the maximum-insured value of \$250,000 but any investment over \$10,000 is eligible.

What will my investment support?

The Future Fund will support, amplify and increase the long-term scale and impact of AACUC's Commitment to Change strategy, prioritizing programs that are focused on:

- **Internships and leadership development** — Building a succession pipeline for the credit union system and securing the legacy of mentorship and professional development we have created.
- **Small credit union sustainability** — Ensuring the viability and vibrancy of the credit unions that are at greatest risk of mergers, acquisition and member attrition.
- **Wealth building and community impact programs** — Amplifying key initiatives that close the racial wealth gap and improve financial access, inclusion and well-being for communities of color.
- **Operating reserve for future sustainability** – Funding to ensure the continued reach of AACUC across the credit union movement.

If I invest in the Future Fund, do I still have to pay membership fees or provide corporate support?

Our traditional fundraising, sponsorships, Corporate Partnerships and memberships keep the lights on. As a 501(c)(3) non-profit, we rely exclusively on the support of organizations like yours to operate—but it's not enough to grow and scale long-term.

The Future Fund provides guaranteed, mid- to long-term funding to sustain and enhance critical work that will support you, your organization, and the members you serve.



Future Fund FAQs continued

Supporting AACUC's long-term sustainability

If this is an investment, what's in it for my organization?

Supporting the Future Fund isn't just an investment in AACUC—it's an investment in the credit union system. The nation is becoming more multicultural. To survive and thrive long-term, credit unions need a partner to inform, educate and innovate the strategic and operational changes necessary to engage with tomorrow's membership.

What is the timeline for the Future Fund?

You can open a Certificate of Deposit with the NCB now. We will open the opportunity to the broader credit union system in early 2024.

I still have questions. Who should I talk to?

Reach out to our team at FutureFund@AACUC.org with any additional questions.



Get involved

Contact us now to arrange your support, establish an NCB Certificate of Deposit, or discuss our CDA options.

FutureFund@aacuc.org

**African-American
Credit Union Coalition**

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